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Hello, my story is like the many others that you hear about every day. Mom separates from husband, moves back home for family support, and starts a new life. What is different about my story is that I triumphed over a very negative situation and I am gainfully employed, paying taxes, and a law abiding citizen. Currently, I have six children at home and one recently married. At the time of my separation, my children's ages were 2 mo old, and 2, 4, 6, 8, 10, 18. With the help of State services, I survived and learned how to take care of myself and my children. I feel very proud that I reached my goal.

What I want to focus on is the value of what you, our wonderful government has put into me.

I lived in a 5 bedroom home from Helena Housing Authority from December 8, 2002 to May 31, 2007. The rental value ~ \$1,200. My original rent payment was \$18 a month.

Received:

Temporary Aid for Needy Families (TANF) program \$756.00 a month (on program for 7 mo).
Food Stamps for single mother and 6 children ages 12 to 1 years of age ~ \$750.
Daycare ~ \$900 month (2 children in daycare full time and after school care for 4 other children).
I paid approximately \$45.00 a month.
Heating Assistance ~\$80 month

Total monthly services and benefits I received totaled ~ \$3,700.

Other programs I benefited from:

I used the computers at the Helena Housing Authority and their programs that gave detailed information to self training to learn how to use the Microsoft Suite: Word, Excel, Access, etc. CTI computer classes (I believe for free).
Budgeting Classes and First Time Home Buyers classes with Beki Brandborg .
Four classes with Consumer Credit Counseling which helped me to receive a grant of \$5,000, when I was completely off of all services. This grant was an incredible incentive to reach my goal of being free of government services.

I was able to purchase a home in May 2007. In order to get the payment I needed to fit my budget, the loan was 40 years at an APR rate of 8.9%. I refinanced my home with American Federal Bank in December at a rate of 3.6 percent with an APR of 3.9%. This was less than have the original interest rate and I will have my home paid for in 15 years. I will have saved over \$330,000 in interest.

I have been working 4 years for the District Court as a Judicial Assistant. I work directly with our newly elected Judge James Reynolds and also with Judge Kathy Seeley. This was possible because of the computer classes that I received.

I am very happy to say that I am a productive member of society, thanks to the amazing help I received during an extremely difficult time in my life. So you can see that your investment of \$5,000 has had a huge impact on me, my family, and the State!